

Attorney Docket No.: 86952-0001

#### IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Prior Application No.:: 10/402,244 Confirmation No. : Unassigned

Applicant : Wendell DICKERSON

Filed : March 24, 2004

Ttiled: : FIXED RATE GRADUALLY STEPPED PAYMENT LOAN

TC/A.U. : Not Yet Assigned Examiner : Not Yet Assigned

Docket No. : 86952-0001CIP

Customer No. : 24633

#### MAIL STOP PATENT APPLICATION

Commissioner for Patents

P.O. Box 1450

Alexandria, Virginia 22313-1450

# TRANSMITTAL FOR A NEW CONTINUATION-IN-PART PATENT APPLICATION UNDER 37 C.F.R. §1.53(b)(2)

This is a request for filing a Continuation-in-Part patent application under 37 C.F.R. §1.53(b)(2) of:

Inventor: Wendell DICKERSON

For: FIXED RATE GRADUALLY STEPPED PAYMENT LOAN

1. This is a new UTILITY patent application, which is a Continuation-in-Part (CIP) of U.S. Patent Application Serial No. 10/402,244, filed March 31, 2003, which claims priority under 35 U.S.C. § 119(e) from U.S. Provisional Patent Application Serial Number 60/368,161 filed March 29, 2002 and U.S. Provisional Patent Application Serial Number 60/370,692, filed April 9, 2002.

### 2. The papers enclosed to obtain a filing date are as follows:

- 128 Pages of Application including:
  - 61 Pages of Disclosure;
  - 9 Pages of Claims (4 independent/ 45 total); and
  - 1 Page of Abstract
  - 57 Sheets of drawings containing Figures 1-10, 11A-11F, 12, 13A-13D, 14A-14C, 15, 16A-16B, 17, 18A-18J, 19A-19F, 20A-20F, 21A-21D, 22A-22D, 23A-23B, and 24)



3.	Combined Declaration and Power of Attorney  Enclosed and is newly executed by all inventors.					
	Enclosed in this continuation/divisional application and is a copy from a prior					
	application (37 CFR § 1.63(d).  Not Enclosed.					
	This application is being filed under the provisions of 37 C.F.R. §1.53(f).					
	Applicant awaits notification from the Patent and Trademark Office of the time set for filing the Declaration and paying the filing fees.					
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4.	Language - English					
5.	Assignment - An assignment to will be filed at a later date.					
6.	<b>Priority</b> - foreign applications under 35 U.S.C. §119(a)-(d) or §365(b) or PCT international applications under 35 U.S.C. §365(a) designating at least one country other than the U.S.					
	Priority of the following foreign application(s) is claimed:					
	Country Applicat		tion No.	Filed		
	Certified copy: is attached. will follow.					
7.	Priority based on provisional application under 35 U.S.C. §119(e)					
<b>,</b> .						
	Benefit of the following U.S. provisional application(s) is claimed:					
	Provisional Application	on No.	Filed			
	60/368,161		March 29, 2002			
	60/370,692		April 9, 2002			

8. Priority based on the provisions of 35 U.S.C. §120

Benefit of the following U.S. application is claimed:

Provisional Application No.	Filed		
10/402,244	March 31, 2003		

9. <b>Preliminary A</b>	mendment
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Amend the specification by inserting before the first line the sentence:					
"This appli	cation is a 🗌	continuation,  division of co-pending application			
number	, filed	, which is hereby incorporated by reference"			

## 10. Small entity status

Small entity status under 37 C.F.R. §1.27 is claimed for this application.

11. Fee Calculation (37 C.F.R. § 1.16)

CLAIMS FOR FEE CALCULATION						
	Number Filed	Number Extra	at Rate of		Basic Fee Utility \$770.00	
Total Claims (37 C.F.R. §1.16(c))	51 - 20 =	31	\$	18.00 each=	+\$	558.00
Independent Claims (37 C.F.R. §1.16(b))	4 - 3 =	1	\$	86.00 each=	+\$	86.00
Multiple dependent claim(s), if any (37 C.F.R. §1.16(d)) \$ 290.00				+	0.00	
SUB-TOTAL =					+\$	1414.00
Reduction by 1/2 for filing by a small entity				-\$	707.00	
TOTAL FILING FEE =				\$	707.00	

# 12. Fee Payment Not Enclosed. NO FEE IS BEING PAID BY CHECK OR DEPOSIT ACCOUNT AT THIS

TIME.

This application is being filed under the provisions of 37 C.F.R. §1.53(f). Applicant(s) await notification from the Patent and Trademark Office of the time set for filing the Declaration and paying the filing fees.

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13.		authorized by this paper to charge as of this application including fees du be required, including any required overpayment to Deposit Account 50	ny addit e under extensio -1349.		
14.	Additio	onal papers enclosed:			
		Nonpublication Request pursuant to 37 CFR § 1.213 Combined Power of Attorney by Assignee and Certificate under 37 CFR § 3.73(b) Change of Correspondence Address Preliminary Amendment Information Disclosure Statement Form PTO- 1449, documents as listed Declaration of Biological Deposit Submission of "Sequence Listing," computer readable copy and/or amendment pertaining thereto for biotechnology invention containing nucleotide and/or amino acid sequence.			
Please accord this application an application number and filing date.					
			Respec	ctfully submitted,	
			HOGA	AN & HARTSON LLP	
Dated:	March	a 25, 2004	Ву:		
Dated: March 25, 2004  HOGAN & HARTSON LLP  555 13 <sup>th</sup> Street, N.W.				Celine Jimenez Crowson Registration No. 40,357	
Washin	ngton, D	D.C. 20004		David D. Nelson	
-		2-637-5703 2-637-5910		Registration No. 47,818	